

Information to identify the case:

Debtor 1	<u>Meaghan Miller</u>	Social Security number or ITIN	xxx-xx-1019
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-22174-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Meaghan Miller
aka Meaghan Emge, aka Meaghan K. Miller

12/2/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Meaghan Miller
Debtor(s)

Case No. 20-22174-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 02, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2020:

Recip ID	Recipient Name and Address
db	+ Meaghan Miller, 222 West Country Barn Road, Houston, PA 15342-1074
15268368	+ Absolute Resolutions Investments LLC, c/o Pressler Felt & Washaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
15268369	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15268370	+ Allstate Insurance Company, PO Box 660598, Dallas, TX 75266-0598
15268372	+ Chartiers Township Sanitary Sewer, 2 Buccaneer Drive, Houston, PA 15342-1181
15268373	+ Citicards CBNA (The Home Depot), PO Box 6241, Sioux Falls, SD 57117-6241
15268375	+ Downey P. Lemon Refuse Inc., PO Box 19, Canonsburg, PA 15317-0019
15268376	Freedom Mortgage, PO Box 50485, Indianapolis, IN 46250-0485
15268381	+ MDJ-27-2-01, Hon. James Saleva Jr., 68 East Pike Street Suite 205, Canonsburg, PA 15317-1375
15268380	+ Magisterial District Court 27-2-01, Honorable David W. Mark, 68 East Pike Street Suite 205, Canonsburg, PA 15317-1375
15268383	+ Progressive Auto Insurance, The Progressive Corporation, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
15268385	#+ Shane K. Miller, 125 Mulberry Drive, Camdenton, MO 65020-6919
15268392	+ TruGreen Pittsburgh, 240 Bilmar Drive, Pittsburgh, PA 15205-4601

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 03 2020 05:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 03 2020 05:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 03 2020 05:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 03 2020 05:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernsteinlaw.com	Dec 03 2020 05:28:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Dec 03 2020 05:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15268371	+ EDI: CAPITALONE.COM	Dec 03 2020 05:43:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15268374	+ Email/Text: bankruptcy@clearviewfcu.org	Dec 03 2020 05:27:00	Clearview Federal Credit Union, 8805 University Boulevard, Coraopolis, PA 15108-4212
15268377	+ EDI: IIC9.COM		

District/off: 0315-2

User: admin

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15268378	EDI: JPMORGANCHASE	Dec 03 2020 05:43:00	I C System Inc., PO Box 64378, Saint Paul, MN 55164-0378
15268379	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 03 2020 05:43:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15268382	+ Email/Text: paparalegals@pandf.us	Dec 03 2020 05:26:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
15268384	+ Email/Text: Supportservices@receivablesperformance.com	Dec 03 2020 05:28:00	Patenaude & Felix, APC, 501 Corporate Drive, Southpointe Center Suite 205, Canonsburg, PA 15317-8584
15268386	+ EDI: RMSC.COM	Dec 03 2020 05:28:00	Receivables Performance, 20816 44th Avenue West, Lynnwood, WA 98036-7744
15268387	+ EDI: RMSC.COM	Dec 03 2020 05:43:00	SYNCB/TOYSRUS, PO Box 965005, Orlando, FL 32896-5005
15268389	+ EDI: RMSC.COM	Dec 03 2020 05:43:00	SYNCB/Value City Furniture, PO Box 965036, Orlando, FL 32896-5036
15268388	EDI: RMSC.COM	Dec 03 2020 05:43:00	Synchrony Bank, 170 Election Road Suite 125, Draper, UT 84020-6425
15268455	+ EDI: RMSC.COM	Dec 03 2020 05:43:00	Synchrony Bank, Attn Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
15268390	EDI: AISTMBL.COM	Dec 03 2020 05:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15268391	+ EDI: WTRRN BANK.COM	Dec 03 2020 05:43:00	T-Mobile, PO Box 37380, Albuquerque, NM 87176-7380
15268393	+ EDI: WFFC.COM	Dec 03 2020 05:43:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
15268394	+ EDI: COMCASTCBLCENT	Dec 03 2020 05:43:00	WF Bank NA, PO Box 14517, Des Moines, IA 50306-3517
		Dec 03 2020 05:43:00	Xfinity, 1701 JFK Boulevard, Philadelphia, PA 19103-2838

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin

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Date Rcvd: Dec 02, 2020

Form ID: 318

Total Noticed: 33

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Joan Shinavski	on behalf of Debtor Meaghan Miller joan@gabrielshieldslaw.com jshinavski@hotmail.com;brandon@gabrielshieldslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Pamela J. Wilson	pwilson@pjwlaw.net pwilson@ecf.axosfs.com
Pamela J. Wilson	on behalf of Trustee Pamela J. Wilson pwilson@pjwlaw.net pwilson@ecf.axosfs.com

TOTAL: 6